a substrate having a semiconductor region,

a first insulating film formed on said semiconductor region and having a property of reflowing due to a heat treatment under predetermined conditions,

a second insulating film formed over said first insulating film and containing at least silicon nitride, and

a supporting film formed between said first and second insulating films for applying to said second insulating film a stress against deformation of said second insulating film caused by said heat treatment,

wherein the entire lower surface of the supporting film contacts the upper surface of the first insulating film.

4. (Amended) A semiconductor device as set forth in Claim 1, wherein said semiconductor device is a stacked DRAM cell comprising a gate formed on said semiconductor region, an impurity diffusion layer formed in a region sideways of said gate in said semiconductor region, an interlayer insulating film formed on said gate and said semiconductor region, a storage node filling an opening formed in said interlayer insulating film and extending over a part of said interlayer insulating film, a capacitor insulating film formed for coverage over said storage node and said interlayer insulating film, and a plate electrode formed in opposed relation with said storage node via said capacitor insulating film,

said first insulating film defining said interlayer insulating film,

said second insulating film defining said capacitor insulating film,

said supporting film is interposed between said interlayer insulating film and said